

# Maine Bureau of Insurance ACA Premium Calculator Instructions

## Individual Rate Calculator

### Instructions for Individual Rate Calculator:

The Bureau of Insurance has created a [CALCULATOR](#) to make it easy for you to see the estimated rate for each of the individual plans available to you and your family members, based on your **age, county** and **smoking status**.

#### How to Use the Bureau's Individual Health Plan Calculator:

Use the + and – buttons at the top of the table to reduce or enlarge the table and text.

IMPORTANT: You must click the "Enable" button at the top left of the table, if one appears.

1. **Enter:** the number of family members who need insurance and their county of residence
2. **Click:** the "Click Here to Enter Each Member's Information" button.
3. **Enter:** the age and smoking status of each family member in the grid that appears.
4. **Click:** the "Click Here to Estimate Rates" button.
  - The estimated premium cost associated with each plan available to you will be calculated in yellow at the bottom of each column
5. **Click:** the "Reset" button if you need to clear the table and recalculate.

If you need assistance with the table, contact Sandra Darby at [sandra.c.darby@maine.gov](mailto:sandra.c.darby@maine.gov) or at 207-624-8428 (TTY call Maine Relay 711)

**NOTE:** These rates do NOT reflect any subsidies. Subsidies are only available through the Marketplace at [www.healthcare.gov](http://www.healthcare.gov). (The Kaiser Family Foundation has created a [subsidy calculator](#), which can help you determine whether or not you qualify for a subsidy. The Bureau of Insurance is not affiliated with The Kaiser Foundation.)

#### Important Notes:

- Not all Anthem plans are available in every county. If a plan is not available in your county the Monthly Rate will show a "N/A" when you hit the "Click Here to Estimate Rates" button.
- **Catastrophic Plans are only available for people aged 30 and under, or for people who qualify for a "hardship exemption."** For more information on "hardship exemptions" please go to [www.healthcare.gov](http://www.healthcare.gov).
- Deductibles and Out of Pocket (OOP) maximums are per person, up to the listed individual (or family) maximum.

Refer to our [glossary](#) of terms for assistance with definitions used in the plan and rate tables.